

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Captial One, N.A.

In Re:
Daniel Cohen,

Debtor.



Order Filed on November 15, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-21875-KCF

Adv. No.:

Hearing Date: 06/24/2015 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 15, 2016


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Daniel Cohen

Case No: 14-21875-KCF

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Capital One, N.A., Denise Carlon, Esq. appearing, upon a motion for relief from stay as to real property located at 40 Welisewitz Road, East Amwell, NJ 08551, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William Wolfson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 15, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2016 through October 2016 with \$2,354.58 in suspense for a total post-petition default of \$14,315.88 (6 @ \$2,778.41; less suspense of \$2,354.58); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$14,315.88 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2016, directly to Secured Creditor, Capital One, N.A., Payment Processing, P.O. Box 105385, Atlanta, GA 30348-5385 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Daniel Cohen

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Dated: 10/28/16

I hereby agree and consent to the above terms and conditions:

/s/Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 10/27/16

/s/ William Wolfson

WILLIAM WOLFSON, ESQ., ATTORNEY FOR DEBTOR

Daniel Cohen
40 Welisewitz Road
East Amwell, NJ 08851

William Wolfson, Esq.
260 US Highway 202/31
Suite 1100
Flemington, NJ 08822

Albert Russo
Chapter 13 Standing Trustee
CN4853
Trenton, NJ 08650

Certificate of Notice Page 7 of 7
United States Bankruptcy Court
District of New Jersey

In re:
Daniel Cohen
Debtor

Case No. 14-21875-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2016.

db +Daniel Cohen, 40 Welisewitz Road, Ringoes, NJ 08551-1711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
William S. Wolfson on behalf of Debtor Daniel Cohen wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net

TOTAL: 6